Remarks

Claims 1, 5, 6, 9, 19, and 20 have been amended. Claims 3 and 4 have been canceled. Claims 1-2, and 5-20 are now pending in the case.

I.   Rejections under 35 U.S.C. 102 and 103; Amendments to Claims

Claims 1-3 and 9 have been rejected under 35 U.S.C. 102 based on Zuckerman. Claim 7 has been rejected under 35 U.S.C. 103 based on Zuckerman in view of Brickhouse. Claim 8 has been rejected under 35 U.S.C. 103 based on Zuckerman in view of Simon. Various claims have been amended without prejudice to filing another application such as a continuation or divisional application.

The limitations of claim 4 and claim 3 have been rolled into claim 1. Thus claim 1 is now in substance the same as claim 4 which was previously indicated to be allowable if rewritten in independent form. Claims 2, 7, 8, and 9 are dependent on claim 1 and thus are also respectfully submitted to be allowable.

Claim 3 has been canceled. Claim 4 has been canceled as duplicative since claim 1 has been amended to incorporate the limitations of claim 4.

Claims 5 and 6 have been amended to put them in independent form. Claims 5 and 6 were indicated to be allowable if rewritten in independent form.

Claim 19, previously indicated to be allowable, was previously dependent on claim 4. Since the claim 4 limitations have been rolled into claim 1, claim 19 has been made dependent on claim 1.

Claim 20, previously indicated to be allowable, has been amended to correctly indicate

10

that the claim is a method claim and not an apparatus claim.

Claims 10-20 were previously indicated to be allowable.

II. Conclusion

Remaining claims 1-2 and 5-20 are respectfully submitted to be in a condition for allowance. A credit card payment form for $200.00 for two independent claims presented over three (small entity) is enclosed. Favorable reconsideration of this application, as amended, is respectfully requested.

Respectfully submitted,

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11